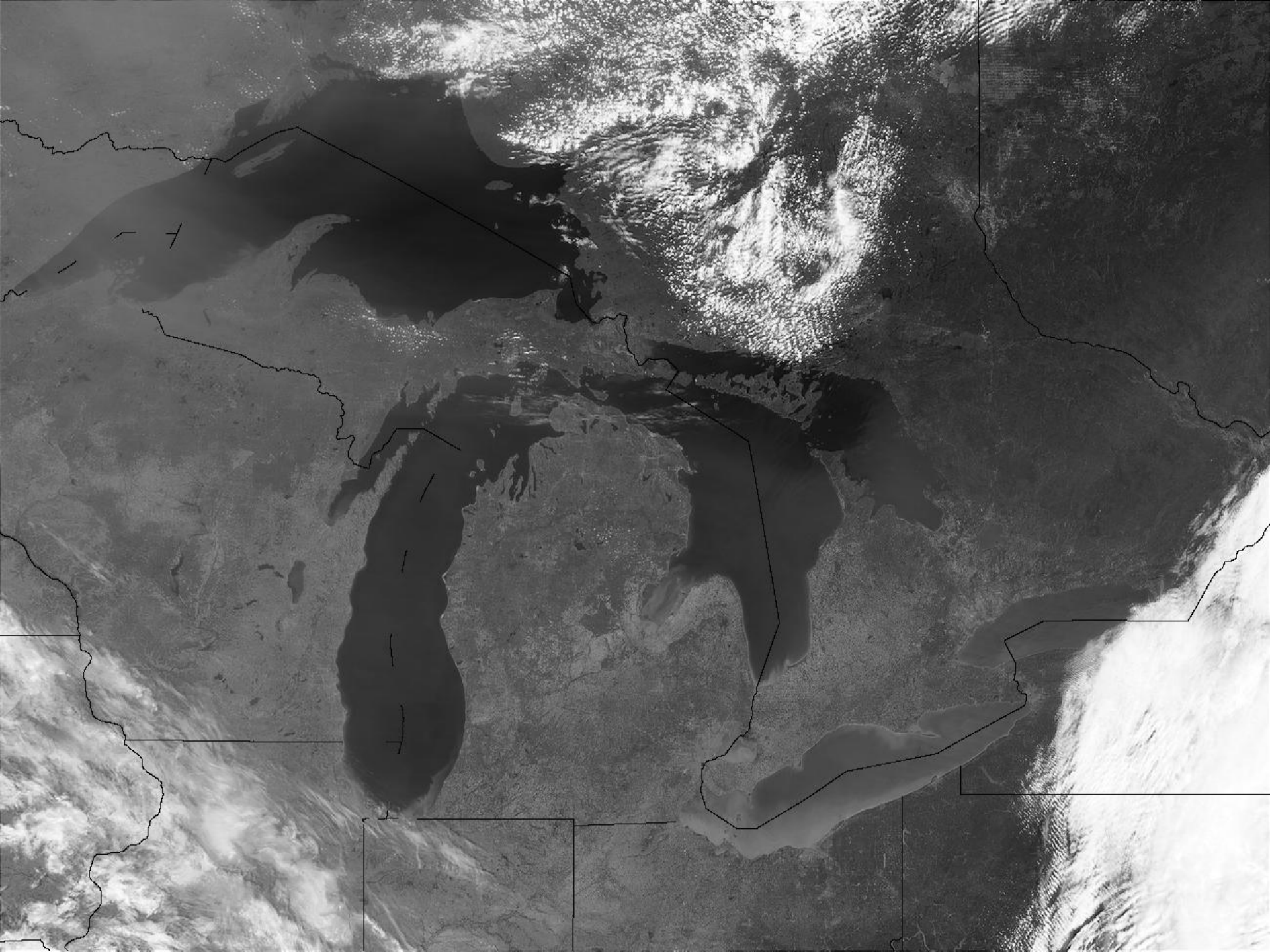




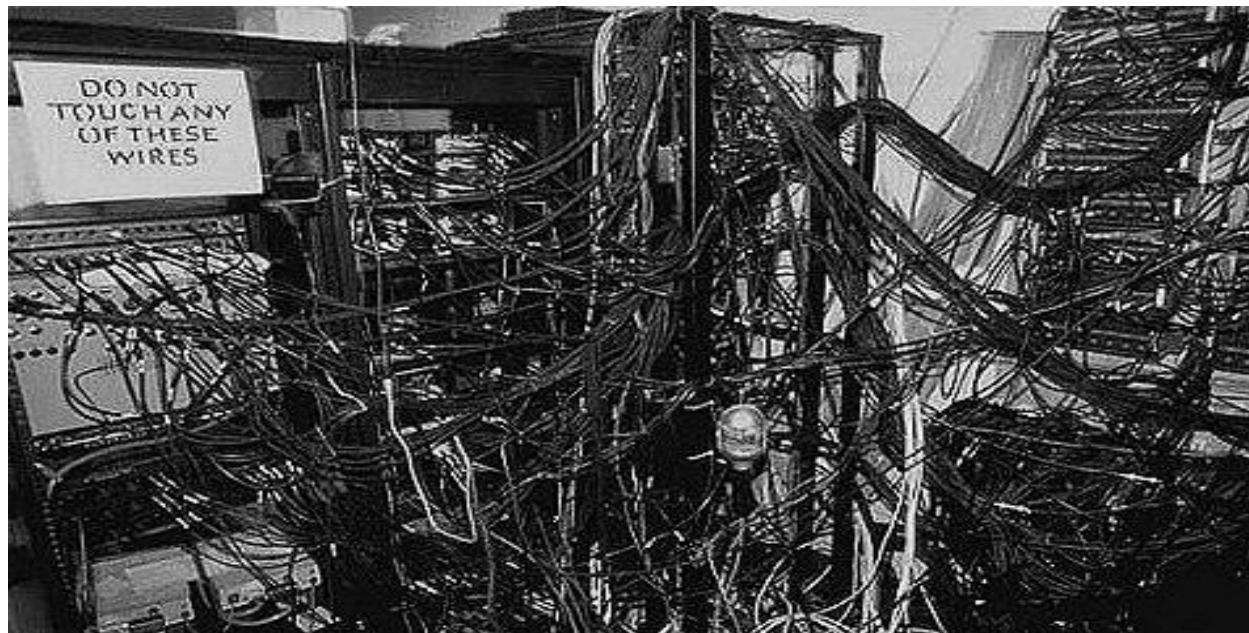
Access Health

**Closing the Gaps Between Public and
Private Insurance Coverage**



Muskegon Community **HEALTH PROJECT**

Communities Look at Health Care

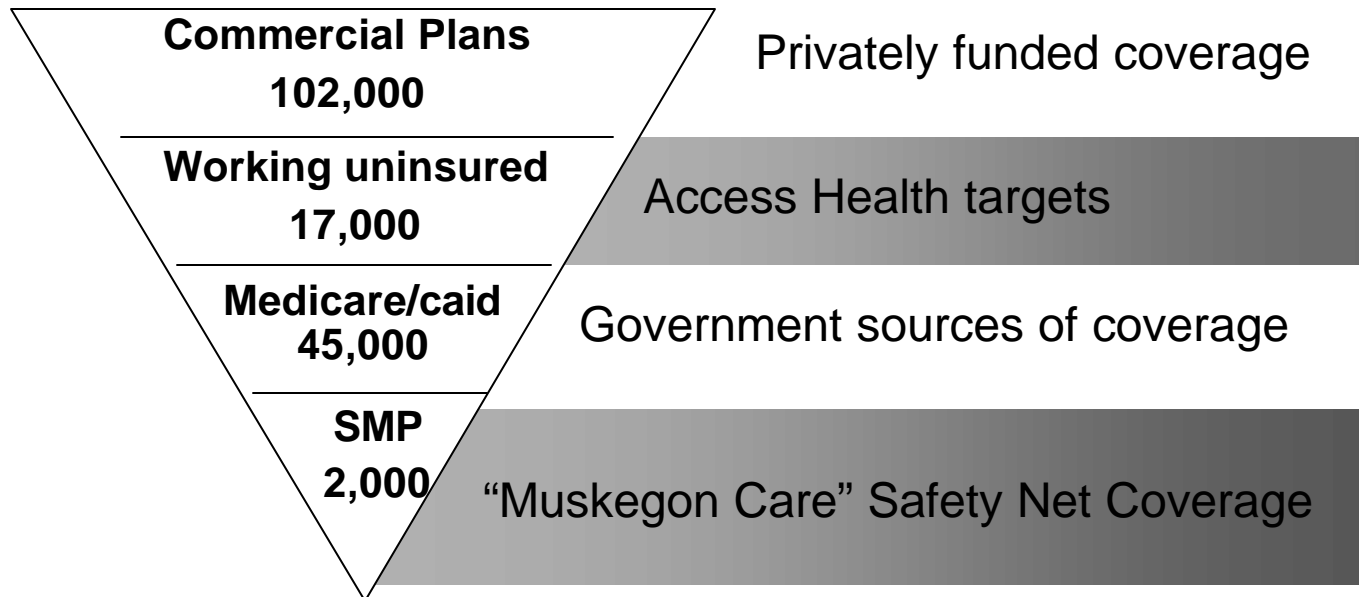


**Does It Make You Feel Just a Little
Confused?**



Profiling Coverage in Muskegon

Distinctive Populations With Distinctive Needs





Cost of Commercial Products as a Barrier

EPIC-MRA 1999 Survey of 200 Uninsured Businesses in Muskegon County

- 75% have fewer than 4 fulltime employees**
- 45% pay between \$6 - \$12 /hr to fulltime**
- 69% identify “cost of premiums” as reason**
- 81% would offer affordable coverage**
- 95% able to afford \$35-\$50 premium rates**
- 67% indicated coverage would reduce turnover**
- 72% said fear of future premium increases prevented offering coverage**



Survey of Working Uninsured

48% not offered coverage

16% offered - but refused

64% coverage “extremely important”

30% forgo treatment of illness

65% able to pay \$35 to \$50 pm/pm

\$154 average cost of premiums where offered



Community Governance

- **Access Health, Inc. established, 501c3**
- **Community based Board of Directors**
- **Directly contracts with LOCAL providers**
- **Case management to improve health status**
- **Local management of payment and claims/iNET**

Muskegon Community **HEALTH PROJECT**

Access Health Market

- 500 local businesses
 - Full and part-time employees
 - Children ages 19 – 23
 - Identify government coverage
 - Medicaid (Healthy Kids)
 - SCHIP (MICHild)
- 3-5 applications per week*



Muskegon Community **HEALTH PROJECT**

Eligible Businesses



- Located in Muskegon county
- No health insurance for 12 months
- Median wage of \$11.50 per hour
- Nonprofits eligible to participate

Muskegon Community HEALTH PROJECT

our members are our best sales staff

meet some of Access Health family

1st Class Towing
Abundant Life Tabernacle
Acme Cleaners
Adulam Ministries
Alexis & Co.
All State Fire and Safety
Allied Construction
All Wireless
AmbuCare of West Michigan
Antique Blessings
Apple Ave Cafe
Archers Soap & Laundermat
Aunt Sandi's Day Care
Auto Body & Paint Supply
Bakker Animation
Balsam Maintenance Centre & Contractors
Barnes Hardware
Beach Party Store
Best Western Park Plaza
Big Apple Bagel
Big Brothers Big Sisters
Big John's Pizza - Whitehall
Bitson's
Bliss Dance Academy
Bob's Remodeling
Booth Radiator Works
Bradley Lawn Care
Burger Crest
Butch's Services II
C & L Cleaning
Camelot Photography
Car-go
Carlson's Catering
Carlson's Child Care
Carmen's Cafe
Carolyn Marcus Atty.
Cassell Gymnastics/Kids Konnection
Cecil Adult Foster Care Home
Chalet House of Flowers
Chem Clean Services
Ciggarets
Cindy's Hair Styling
Cindy's Day Care
Clothing-Seaaway
COGIC Community Center
Cohn's Furniture
Connie Rudnick Daycare
Corner House of Gifts

Cowboy Corporation
Cozy Corner Cafe
Curtis Clean Janitorial
Daniels Hairstyling Academy
David Schuteman Builder
Davis Transfer
Day Break
Day Spring
Debbie's Daycare
Debra's Cafe
De-Pung
Designs in Stone
DJ's Pub
Dockers Cafe
Dog Pound Tavern
Downtown Muskegon Antique Mall
Dust-N-Vac Maid Service
East Broadway Cafe
El Camino Tacos
Elite Metal Finishing
Environmental Wildlife Patrol
Eschman's Excavating
ESP Wireless
Family Services Center
Famous Redbe
Feiker Carpet Service
Fineline Homes
First Friends Child Care
Franklin Contractors
Frank's Auto Body
Fraternal Order of Eagles
Frontier Liquor Shoppe
Gary's Restaurant
Generation Care Country Home
Get Planted Inc.
Getty Street Grill
Giles Road Baptist Church
Glass Reflections Inc.
GNC
Golden Years Personal Care Home A
Good for What Ails You
Goodgrains Bake House
Greek Tony's Pizza & Sub Shop
Hair Designs
Hair Spot The
Hairstation
Happy Kamper Childcare
Harbortowne Furniture Company
Natural-Health Mart & Health Hx

Har & His Uniforms, Inc
Jumpstart Child Care
Kamps Custom Drywall
Kay's Cleaning
Kim's Canine Dea-Signers
Lake Harbor Gardens
Lake Schriepf-a-ho
Lakeshore Parking Lot Maintenance
Lakeshore Professionals
Lakeshore Properties
Lakeshore Sports Center
Lakeside Veterans Club Inc.
Lakeview Salon
Lakewood Quick Stop
Larry Tilford Auto Repair
Lawn Maintenance & Snow Plow
Le Fleur Shoppe
Learn & Play Room, The
Lentz USA
Lightfoot House
Lighthouse Liquors
Linda R. Doney
Lisa's Day Care
Local Pub
Lon McCarthy Realtor
Lynne Slav N Play
Maki Auto Sales
Marilyn's 1 Stop Body Shop
Mass Mutual
Massage Therapy
Master's Auto Mart
May Construction
Melting Pot
Merry Maids
Michelle's Place
Missy's Daycare
Misze Sandblasting
Montague Foods
Morning Glory Cafe
Mr. Chuck
Mr. Sobies Pizza
Muskegon Pregnancy Services
Nails & Moore
New Creations
New Life Cleaning Services
Nino's
Norma's

**Shoreline
Insurance Agency
755-1919**



**Access Health
830-9901**



Access Health Benefits

Offering Every Health Service in Muskegon County

- **Physician Services**
- **In-patient hospital services**
- **Out-patient services**
- **Emergency Room services**
- **Ambulance services**
- **Behavioral health**
- **Prescription drugs (formulary)**
- **Diagnostic lab and x-rays**
- **Home health**
- **Hospice Care**
- **Accept pre-existing conditions**



Exclusion - Care

- **Any care received outside of Muskegon County**
- **Certain highly specialized catastrophic care**
 - **limb reattachment**
 - **neo natal**
 - **transplants**
 - **severe burns**



Sharing the Cost

Uses a three-share model to reduce cost

- Employer pays 30%**
- Employee pays 30%**
- Community pays 40%**



Affordable Coverage

**Physicians and other medical providers also share
the financing - 4th Share**

- **Medicare + 20% rates (discounted)**
- **10% is retained by Access Health**



Muskegon Community HEALTH PROJECT

Coverage & Co-payments

\$10	PCP office visits
\$20	Specialist office visit
\$30	Urgent care center visit
\$5	Generic formulary drugs
50%	Non-generic formulary drugs (total drug cost paid by Access Health not to exceed \$6,000 per calendar year per member)
\$75	Emergency Room visit (waived if admitted)
25%	Outpatient hospitalization (max. of \$300)
25%	Inpatient hospitalization (max. of \$300)
\$100	Ambulance
\$10	Home Care visit
\$0	Hospice visit
\$20	Outpatient behavior health services



Muskegon Community HEALTH PROJECT

AH Cost of Coverage

	EMPLOYER	EMPLOYEE	COMMUNITY	TOTAL
ADULT	\$46 / mo. \$552 / yr.	\$46 / mo. \$552 / yr.	\$56.00/ mo. \$672.00/ yr.	\$148.00/ mo. \$1,776.00/ yr.
CHILD	\$29 / mo. \$348 / yr.	\$29 / mo. \$348 / yr.	\$37.50 / mo. \$450.00 / yr.	\$95.50 / mo. \$1,146.00 / yr.



Access Health A County - State Partnership

- **Municipal Health Facilities Corporations Act - Act 230**
- **Disproportionate Share Hospital Dollars Fund - local match**
- **County takes responsibility for services to Indigent - SMP**
- **Bipartisan Support in Michigan**

Muskegon Community HEALTH PROJECT

Muskegon *i-Net* Software



- Internet-based case management
- Local claims payment service
- Community-based treatment
- Tracks utilization and costs
- Health improvement evaluation

Muskegon Community **HEALTH PROJECT**

Access Health Accomplishments

- Project 1,500 people served in '03 – 420 businesses
- 97% of all local physicians participate
- FY 00 – 03 hospitals paid \$2.432 million
- FY 00 – 03 physicians paid \$1.212 million
- Hundreds of children enrolled in SCHIP/Medicaid





Other 3-Share Programs

- **Huntington, West Virginia**
- **Rockford, Illinois**
- **San Diego, California**
- **Franklin, Logan and Scott Counties, Arkansas**
- **Cumberland, Maryland**
- **Jackson, Mississippi**
- **Jacksonville, Florida**

The logo features a stylized white graphic on a dark grey background, resembling a bird in flight or a wave.

Muskegon Community **HEALTH PROJECT**

University of Illinois Survey Lessons From 75 Access Health Businesses

- **57% of respondents had never previously offered health insurance**
- **49% are now likely to purchase commercial coverage and would prefer to deal with agent who sold them Access Health**
- **49% indicate Access Health helped morale and productivity**
- **33% indicate Access Health improved profitability**
- **36% indicate that AH helped them recruit and retain workers**

Muskegon Community **HEALTH PROJECT**

Vondie Woodbury, Exec. Director



**Muskegon Community Health
Project
565 W. Western Avenue
Muskegon, Michigan 49441**

**Phone: 231 728-3201
Email: vwoodbury@mchp.org**